

Consumer Information Catalog

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information from
Pueblo, CO**

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Ready or Not, Here It Comes 11

Imagine a flood, tornado, fire or other natural disaster striking your neighborhood, and having to evacuate with only a moment's notice. Would your important papers and possessions be protected from ruin? Would you have access to cash, credit and your personal identification? Make sure. Read [Protecting Your Finances If a Disaster Strikes: Are You Prepared?](#) **New**



Social Security for Soldiers 5

Disabled service members may qualify for Social Security disability benefits, regardless of whether they receive Department of Veterans Affairs disability or active duty pay. And if injured on or after Oct. 1, 2001, they can receive expedited processing of their claims. [Disability Benefits for Wounded Warriors](#) explains the process, eligibility requirements and more. **New**



Mark the Shuttle 3

Know a future astronaut or history buff? Help them keep the details of space exploration at their fingertips with a set of commemorative [Space Shuttle Bookmarks](#) from NASA. They'll learn about the Atlantis, Challenger, Columbia, Discovery and Endeavor missions. **New**

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cars

2012 Fuel Economy Guide. Online Only This guide helps buyers choose the most fuel-efficient 2012 car that meets their needs. **DOE/EPA**

Buying a New Car. Online Only This step-by-step guide is a helpful tool for bargaining with dealers. 2 pp. 2006. **FTC**

Buying a Used Car. Online Only Discusses your limited rights when buying from a dealer or private owner. 16 pp. 2008. **FTC**

How to Get a Great Deal on a New Car. Online Only Use these proven negotiation techniques to save money on your next car. 4 pp. 2007. **USDA**

Nine Ways to Lower Your Auto Insurance Costs. Online Only Helpful information on reducing your expenses. Includes a chart to compare discounts when shopping for insurance. 2 pp. 2003. **USDA**

computers

Internet Auctions: A Guide for Buyers and Sellers. Online Only Find out how Internet auctions work, what type of payment options are available, and how to protect yourself against fraud. 18 pp. 2004. **FTC**

Living Life Online. Online Only Helps kids learn to make good decisions as they live their lives, online and off. Kids find out how to stay safer online, how to use critical thinking skills, and how to apply them to the advertising they see. 16 pp. 2011. **FTC**

Stop. Think. Click. Online Only Learn how to be OnGuard Online™ by following these important tips to protect your information, your computer, even yourself. 11 pp. 2007. **FTC**

education

The American Revolution at a Glance. 102X. \$2.25 Learn about major battles with colorful maps and informative descriptions. 2003. **DOI**

Catch the Spirit: A Student's Guide to Community Service. 501X. Free Ideas and information on how young people can help make their community a better place. 15 pp. 2011. **FCIC**

The Civil War at a Glance. 103X. \$2.00 This full-color map illustrates and briefly describes major Civil War battle campaigns. 1995. **DOI**

The Constitution of the United States and the Declaration of Independence. 110X. \$2.75 Learn about the foundations of our country's freedom with the full text of both historic documents. 48 pp. 2006. **HOUSE**

National Standards for K-12 Personal Finance Education. 506X. Free Describes the financial choices and decisions that children should be able to make at various ages. Helps parents and teachers set expectations and get useful resources. 44 pp. 2010. **TREA**

Saving and Investing for Students. 507X. Free A primer to help students get started on a long-term financial plan. This helpful booklet covers the basics by explaining different types of financial products, the realities of risk, why some investments make money and others don't. 29 pp. 2010. **SEC**

Smart Saving for College—Better Buy Degrees. 509X. Free Provides information to help students save and invest wisely for college. Explains 529 Plans, Coverdell Education Savings Accounts, Savings Bonds, and more. 24 pp. 2010. **SEC (en español. 809X)**

Space Shuttle Bookmarks. 113X. \$2.50 Commemorative set contains 5 full-color, informative bookmarks, each featuring a different space shuttle mission. 5 pp. 2011. **NASA New**

employment

How to Get a Job in the Federal Government. 104X. \$3.25 Here's a step-by-step plan to find and apply for federal jobs. Tells how to understand vacancy announcements, develop your résumé. 24 pp. 2004. **DOL**

Job Dislocation: Making Smart Financial Choices after a Job Loss. 527X. Free Contains tips for managing the financial impact of a job loss, including how to avoid investment fraud, extend your health insurance coverage, and weigh the pros and cons of a 401(k) hardship withdrawal. 7 pp. 2010. FCIC ([en español. 848X](#))

Making the Move to Managing Your Own Personal Assistance Services: A Toolkit for Youth With Disabilities Transitioning to Adulthood. 513X. Free This guide is designed for youth with disabilities who are planning to live independently but need help with daily tasks. It explains how to find and pay for personal assistance services to fit their specific needs. 66 pp. 2010. DOL

Résumés, Applications, and Cover Letters. 106X. \$2.75 Use this helpful guide's samples to prepare a winning cover letter and résumé. 15 pp. 1999. DOL

Work Changes Require Health Choices. Protect Your Rights. 520X. Free Whether you're starting your first job, looking for a new one, planning for retirement or dealing with job loss, it's important to know how your change in employment status will affect your health care options. Learn how to protect yourself and your dependents with each turn of events. 2 pp. 2010. DOL

family

Ask, Listen, Learn—How to Talk to Your Adolescent About Alcohol. 510X. Free Explains the dangers of alcohol. Gives tips on when and how to start a conversation about alcohol with teens. Also provides answers to common questions they might ask. 7 pp. 2005. FCIC

Ask, Listen, Learn—You Are What You Drink. 511X. Free This kid-oriented guide features interactive games, trivia cards explaining facts about alcohol plus tips on how to avoid peer pressure. 4 pp. 2008. FCIC

Funerals: A Consumer Guide. Online Only Know your rights as a consumer and what to keep in mind when making funeral arrangements. 29 pp. 2000. FTC

Handbook on Child Support Enforcement. 505X. Free A "how to" guide for getting the payments owed to you and your children. Lists state and federal offices to contact for more information. 65 pp. 2008. HHS

pets

For the Birds. Online Only How to attract different species of birds, feed them, and provide them suitable homes. 50 pp. 1997. DOI

Keeping Your Best Friend Active, Safe and Pain Free. 503X. Free Discusses the use of Non-Steroidal Anti-Inflammatory Drugs (NSAIDs) in dogs to control pain and inflammation caused by arthritis or surgery. 6 pp. 2008. FDA

Pet Turtles: A Common Source of Salmonella. 502X. Free Turtles carry salmonella, which can make anyone, particularly young children and the elderly, very sick. Learn how to avoid infection if you own, or come into contact with, a small turtle. 5 pp. 2008. FDA

federal programs

For Public Sale! Used Federal Government Personal Property. Online Only Learn how to find and buy everything from construction vehicles to cameras, computers and jewelry. This is your guide to types of items, how they are sold, and payment options. Gives web sites and phone numbers for more information. 2 pp. 2010. GSA

Guide to Burial at Arlington National Cemetery. 539X. Free Explains eligibility requirements and services offered for military funerals at Arlington National Cemetery. 31 pp. 2003. ANC

National Sellers List. Online Only Contact information for dealers who sell real estate and personal property forfeited to federal law enforcement agencies. 8 pp. 2010. DOJ

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Your Right to Federal Records. 590X. Free Use the Freedom of Information Act (FOIA) and the Privacy Act to obtain records from the federal government. 21 pp. 2011. DOJ/GSA/WH **Updated**

Your Social Security Number and Card. 515X. Free Explains why we have Social Security numbers, when and how to get one, and more. 2 pp. 2009. SSA ([en español. 837X](#))

benefits

Boldly Go to [www.SocialSecurity.gov](#). 517X. Free Apply online for Social Security retirement and disability benefits, Medicare and more. 4 pp. 2011. SSA **Updated**

Disability Benefits for Wounded Warriors. 597X. Free Military members disabled while on active duty on or after Oct. 1, 2001, can have their Social Security disability claims expedited. Even if a member is receiving military pay, they may be eligible for Social Security disability, which is different from Dept. of Veterans Affairs benefits. 19 pp. 2011. SSA **New**

Federal Benefits for Veterans, Dependents and Survivors 2011. 105X. \$5.00 Explains disability, pension, health care, education and housing loans, other benefit programs for veterans, their families and survivors. 177 pp. 2011. VA ([en español. 119X](#))

Medicare & You 2012. Online Only Here are detailed facts about your Medicare benefits and the health plan options available to you. Includes a telephone directory of contacts and a worksheet for comparing Medicare health plans. CMS

Social Security: Get Your Payments Electronically. 514X. Free If you're receiving Social Security benefits by check, you must switch to electronic payments by March 1, 2013. If you're a new applicant, you'll receive them electronically right away. Benefits can be deposited directly to your bank account, or onto a debit card the Social Security Administration provides. 8 pp. 2011. SSA ([en español. 812X](#))

Social Security: Understanding the Benefits. 518X. Free Provides details on retirement, disability, survivor's benefits, Medicare coverage, Supplemental Security Income, and more. 21 pp. 2011. SSA ([en español. 841X](#))

Social Security: What Every Woman Should Know. 523X. Free Discusses how a woman's Social Security benefits may be affected by disability, divorce, widowhood, retirement and other special circumstances. Also covers benefits for your family, what to do if you change your name, and Social Security numbers for children. 24 pp. 2009. SSA ([en español. 844X](#))

Social Security: When To Start Receiving Retirement Benefits. 522X. Free Important considerations for deciding when to start receiving Social Security benefits, including how your decision may affect your surviving spouse, and how your benefits are affected if you continue working. 2 pp. 2008. SSA ([en español. 843X](#))

food

Diabetes Recipes. 565X. Free Five tasty and easy-to-follow recipes for people with diabetes. Nutrition facts for each dish help you keep track of what you are eating. 5 pp. 2005. FDA ([en español. 806X](#))

Listeria. 566X. Free You can get very sick from this bacterium. It grows on ready-to-eat foods that are kept too long—even in the fridge. Lists foods to avoid and others that need special handling. 2 pp. 2010. FDA ([en español. 839X](#))

health

Antibiotic Resistance. 534X. Free Antibiotic drugs can save lives. But the more often you use an antibiotic, the more likely it is that germs will become drug resistant. Learn what you can do to minimize this problem. 2 pp. 2010. FDA ([en español. 816X](#))

Clinical Trials. 537X. Free A clinical trial is a study using human volunteers to help doctors learn more about the human body and the many diseases that attack it. 2 pp. 2010. FDA ([en español. 822X](#))

Cosmetics. 541X. Free Provides guidelines for using cosmetics safely, including products made with AHA, alpha hydroxyl acid. Tells when to throw away a product. 2 pp. 2010. FDA ([en español. 824X](#))

Hair Dye and Hair Relaxers. 546X. Free Both products can hurt your skin, hair, and eyes. Learn how to use them safely, including when and where they should not be used. 2 pp. 2010. FDA ([en español. 833X](#))

Health Scams. 576X. Free Health fraud can cause pain and suffering, and cost you money. Learn to recognize scams before you get taken. Includes examples of typical scams. 2 pp. 2010. FDA ([en español. 807X](#))

Healthy Woman: A Complete Guide for All Ages. 107X. \$24.95 A comprehensive reference with helpful charts and personal stories. Covers major diseases, aging, mental health, reproductive health, nutrition and alternative medicine. Also provides advice on common screenings, tests and immunizations you may need. 500 pp. 2008. HHS

Life Changes Require Health Choices. Know Your Benefit Options. 521X. Free Marriage, childbirth, death, divorce, when your child is no longer a dependent: These and other life events change the health care options available to you and your dependents. Learn what you need to know and do to ensure you have the coverage you need at every stage of your life. 2 pp. 2010. DOL

Mammograms. 548X. Free A mammogram is a safe, low-dose x-ray of the breast. It is still the best tool we have to save lives by detecting breast cancer early. 2 pp. 2010. FDA ([en español. 842X](#))

Pap Tests. 547X. Free Protect yourself from cervical cancer with a pap test. Learn when to get them, how to prepare for one, and more. 2 pp. 2010. FDA ([en español. 846X](#))

Straight Talk on Braces. 545X. Free Today's orthodontic braces look, feel and perform better than the old "metal-mouth" variety. Learn how these and other dental devices can improve dental health as well as beautify your smile. 6 pp. 2005. FDA

Sunscreens and Tanning. 508X. Free Spending time in the sun is fun but can cause skin cancer, sunburn, wrinkling, skin aging. Find out how to protect yourself as you enjoy the sun. 2 pp. 2010. FDA ([en español. 850X](#))

Tattoos and Permanent Make-Up. 536X. Free Describes types of tattoos, risks involved in getting one, and costs / approaches to removing one. 2 pp. 2010. FDA ([en español. 851X](#))

Your Rights After a Mastectomy. 560X. Free Federal law requires group health plans that cover mastectomies to also cover reconstructive surgery. This pamphlet answers some frequently asked questions about the Women's Health and Cancer Rights Act of 1998. 2 pp. 2007. DOL

drugs & health aids

Birth Control Guide—Medicines to Help You. 598X. Free Today's women face an array of options for preventing pregnancy. This guide describes different methods and discusses the pros and cons of each. 21 pp. 2010. FDA ([en español. 852X](#))

Buying Contact Lenses Online or by Mail. 543X. Free Tips to follow when ordering contact lenses online or through the mail, including prescription information required and what to watch out for. 2 pp. 2010. FDA ([en español. 819X](#))

Contact Lens Care. 544X. Free Tips for keeping your eyes healthy and comfortable while you wear contact lenses. 2 pp. 2010. FDA ([en español. 823X](#))

Diabetes Medicines. 593X. Free Facts about medicines (other than insulin) used to treat people with type 2 diabetes. Provides brand names, pros and cons of each type, common side effects. 12 pp. 2010. FDA

Dietary Supplements. 542X. Free Gives questions to ask before taking dietary supplements, including risks and where to find more information. 2 pp. 2010. FDA ([en español. 827X](#))

Generic Drugs. 555X. Free Discusses their effectiveness, appearance, safety, and how they save you money. 2 pp. 2010. FDA ([en español. 832X](#))

Giving Over-the-Counter Medicines to Children. 504X. Free Provides a checklist of things to know and do before giving OTC medicines to children, including their weight, allergies and medicines they are taking. 5 pp. 2010. FDA

HIV and AIDS—Medicines to Help You. 599X. Free Use this guide to help you talk to your doctor, pharmacist or nurse about your HIV medicines. The guide lists all of the FDA-approved products now available to treat this condition. 20 pp. 2011. FDA **Updated**

Insulin. 594X. Free Basic facts about insulin and its use in controlling diabetes, including types of insulin, brand names, and insulin devices, including syringes, pens, jet injectors and pumps. Provides insulin safety tips. 12 pp. 2010. FDA

Menopause — Medicines to Help You. 552X. Free Provides basic information about hormone replacement therapy (HRT). Learn about the 3 types available and their common and more serious side effects. 10 pp. 2010. FDA

Menopause & Hormones: Fact Sheet. 551X. Free Explains the benefits and risks of treating symptoms of menopause with hormone therapy. 2 pp. 2010. FDA ([en español. 804X](#))

Menopause & Hormones: Purse Guide. 550X. Free Questions to ask your doctor concerning hormone therapy for symptoms of menopause. 2 pp. 2010. FDA ([en español. 803X](#))

My Medicines. 557X. Free Take care of yourself with this easy-to-follow guide that features questions to ask your doctor and a simple chart to keep track of your medications. 6 pp. 2010. FDA ([en español. 802X](#))

Over-the-Counter Drugs. 532X. Free You can buy over-the-counter (OTC) drugs without a prescription. Read the label to know when and how to use them to avoid side effects, plus drug and food interactions. 1 p. 2010. FDA ([en español. 845X](#))

Your Glucose Meter. 595X. Free Tips for diabetics on when and how to use a glucose meter to track their blood sugar level. This booklet will help patients talk to their health care provider about using glucose meters safely. 4 pp. 2010. FDA

exercise & diet

Be Active Your Way—Consumer Booklet for Adults. 116X. \$2.75 Contains loads of ideas to help you reach the recommended activity level—2 hours 30 minutes of moderate aerobic activity a week; plus strengthening activities two days a week. 22 pp. 2008. HHS

Let's Eat for the Health of It. 118X. \$2.50 Based on the Dietary Guidelines for Americans, 2010, this booklet helps you build a healthy plate that provides needed nutrients and the right amount of calories to reach or stay at a healthy weight. 4 pp. 2011. USDA/HHS

medical problems

Allergies. 529X. Free Discusses allergy symptoms, tests, and treatments. Also provides a comparison chart to help you distinguish between allergy and cold symptoms. 2 pp. 2007. FDA ([en español. 815X](#))

Arthritis. 556X. Free Arthritis afflicts about 42 million Americans, but diagnosis can be tricky. Learn how your doctor decides if you have it, and how to treat it. 2 pp. 2010. FDA (en español. 818X)

Diabetes. 564X. Free Many people who have diabetes are unaware they have it. Learn the warning signs, risk factors, and the importance of early detection and treatment. 2 pp. 2010. FDA (en español. 826X)

Fibroids. 535X. Free Uterine fibroids, common in women under 50, rarely cause cancer but can cause pain, infertility and miscarriages. Learn the symptoms and treatment options. 2 pp. 2010. FDA (en español. 828X)

The Flu. 561X. Free The flu is different from a cold and usually appears without warning signs. Learn the symptoms, types of vaccines available, and who is at risk. 2 pp. 2010. FDA (en español. 829X)

Heart Disease. 553X. Free Heart disease is a leading cause of death in the U.S. Learn the signs of heart disease, including the "silent" symptoms, and get tips on how to lower your risk. 2 pp. 2010. FDA (en español. 834X)

HPV. 567X. Free Half of sexually active people will get genital HPV (human papillomavirus), though most won't have any signs of it. Some kinds of HPV cause cervical cancer and other serious health problems. 2 pp. 2011. FDA (en español. 835X)

Infertility. 549X. Free Reviews the possible causes and factors affecting infertility in both men and women, and when to see a doctor. 2 pp. 2010. FDA (en español. 836X)

Loss of Bladder Control. 558X. Free Most bladder control problems can be treated. This fact sheet explains the kinds of bladder control problems, their causes, and treatment options. 2 pp. 2010. FDA (en español. 840X)

Strokes. 554X. Free Basic information on the three types of strokes, warning signs to watch out for, and how to lower your risk. 2 pp. 2010. FDA (en español. 849X)



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Women and HIV. 562X. Free Get the basic facts about the virus that causes AIDS and how you can prevent it. Recognize the signs, and know what to do if you are HIV-positive. 2 pp. 2010. FDA ([en español. 805X](#))

housing

Renters Insurance. Online Only Many renters mistakenly assume their landlord's insurance will cover their possessions if they are stolen or destroyed in a fire or other catastrophe. Only a renters insurance policy will provide that protection. Learn about the types of coverage, how to buy a policy, and how to file a claim. 2 pp. 2009. USDA

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Your Home Inventory. Online Only How to create a home inventory to keep track of your belongings, buy the proper amount of insurance, get property insurance claims settled faster, and verify losses for your tax return. 2 pp. 2006. FCIC

financing & sales

Am I Covered? Online Only Answers 15 common questions regarding homeowners insurance and explains what is covered in a standard policy. 9 pp. 2004. USDA

Beware of Foreclosure and Loan Modification Scams. 526X. Free This pamphlet describes common foreclosure rescue scams, tell-tale signs of a scam operator, and whom to contact if you're caught in a scam. 2 pp. 2009. FDIC ([en español. 814X](#))

How to Buy a Home With a Low Down Payment. 528X. Free Describes how to qualify for a low down payment mortgage, determine what you can afford, and how mortgage insurance works. 9 pp. 2011. USDA ([en español. 808X](#))

Twelve Ways to Lower Your Homeowners Insurance Costs. Online Only Contains practical tips and phone numbers of state insurance departments you can call for more information. 4 pp. 2004. FCIC

home maintenance

Flood Preparation and Safety. 588X. Free Details steps to take before and during a flood in your community, including how to protect your possessions, prepare an emergency kit, and stay safe. 10 pp. 2007. FEMA

FloodSmart, Know Your Risk. 589X. Free Property owners can purchase insurance against flooding losses. Learn the requirements and questions to ask. 14 pp. 2009. FEMA

Green Scaping: The Easy Way to a Greener, Healthier Yard. Online Only Learn ways to care for your lawn and garden that will save you time and money and protect the environment. Discusses composting and mulching, site-appropriate plant selection, smart watering, holistic pest management and natural lawn care. 15 pp. 2006. EPA

How to Prune Trees. 108X. \$4.00 Illustrated guide shows what to do, what not to do, tools to use, and when to trim to produce healthy, strong trees. 29 pp. 1996. USDA

How to Recognize Hazardous Defects in Trees. 109X. \$3.50 Helps you identify and take corrective actions to fix cracks, decay, root problems, and other defects that may cause a tree to topple or limbs to fall. 20 pp. 1996. USDA

Lead-Safe Certified Guide to Renovate Right. 117X. \$3.00 Lead-based paint, used in millions of homes and buildings built before 1978, can cause brain and nervous system damage to children under 6 if the paint is disturbed. This booklet provides steps renovators must by law follow when painting, repairing or renovating. 14 pp. 2010. EPA

money

2011 Consumer Action Handbook. 568X. Free Get help with consumer purchases, problems and complaints. Find consumer contacts at hundreds of companies and trade associations; government agencies; national consumer organizations. 159 pp. 2011. FCIC ([en español. 801X](#))

Guide to Disability Income Insurance. 512X. Free Covers the chances of becoming disabled during one's career; how a disability can affect one's finances; sources of disability income; what insurance covers; what to look for in a plan. 19 pp. 2009. USDA

Guide to Long-Term Care Insurance. 579X. Free This type of insurance covers services needed by those with chronic illness or disability. Check out the costs, limitations and exclusions, and coverage options you need. 20 pp. 2004. USDA

Living Trust Offers. Online Only Find out if living trusts are right for you and how to protect yourself from scams when planning your estate. 2 pp. 2000. FTC

Managing Your Money in Good Times and Bad. 581X. Free Spend less, save more, borrow smart. Ways to raise your credit score, get a good loan; what to do when you can't make your payments; your rights when a debt collector calls. 12 pp. 2009. FDIC

Online Banking, Bill Paying and Shopping: 10 Ways to Protect Your Money. 587X. Free Shop and pay bills online with confidence, using this collection of top tips for protecting yourself from Internet thieves. 8 pp. 2010. FDIC

Protecting Your Finances If a Disaster Strikes: Are You Prepared? 592X. Free Make sure your home and valuables are insured, your important documents are protected, and you have back-up access to cash, your bank accounts and your personal identification in case a disaster strikes. Know what to do to help speed your recovery if a disaster impacts you financially. 8 pp. 2011. FDIC **New**

Shop and Save...at the Bank: A Buyer's Guide to Finding the Right Loan, Credit Card or Deposit Account. 591X. Free Tips for getting the best financial product for your needs, whether you're looking for a mortgage, auto loan, credit card, or checking account. Explains the benefits and risks of home equity loans and reverse mortgages, and how to keep down costs with checking accounts and overdraft programs. 8 pp. 2011. FDIC

What You Should Know About Buying Life Insurance. 586X. Free Describes various types with tips on choosing a company, an agent, a policy for your needs. 24 pp. 2010. FCIC

When Is Your Check Not a Check? Online Only Merchants can use the information from your checks to withdraw money directly from your bank account. Learn about your rights when it comes to electronic check conversion and what to do if you have a problem. 2 pp. 2002. FRB

You Can Organize and Simplify Your Financial Life: A How-To Guide. 596X. Free Discusses ways to streamline money management, from online banking and automatic bill-pay to consolidating accounts and updating your will. With articles on mobile banking for smartphones, what to do if your wallet is stolen, new tips for protecting yourself from cyber-crime, and more. 12 pp. 2011. FDIC

credit

Building a Better Credit Report. Online Only Learn how to improve your credit score, deal with debt, spot credit-related scams, and more. 16 pp. 2010. FTC

Identity Theft and Your Social Security Number. 519X. Free Someone illegally using your Social Security number can steal your financial identity and your money. Find out how to prevent identity theft and how to report it if you suspect it. If you are a victim, learn how to get a new Social Security number. 8 pp. 2009. SSA ([en español. 838X](#))

New Realities, New Directions for Credit Cardholders: 8 Ways to Avoid Pitfalls. 569X. Free The new credit card law provides valuable protections but consumers must beware to avoid new pitfalls. Learn to avoid credit limit reductions, interest rate hikes on new balances, over-the-limit fees, and more. 8 pp. 2010. FDIC

Your Credit Scores. Online Only Your credit score shows how likely you are to pay a loan on time. Learn why your credit score matters, what good and bad scores are, the elements of your FICO credit score, and how to raise your score. 2 pp. 2008. FCIC

investing & saving

A Guide for Seniors: Protect Yourself Against Investment Fraud. 577X. Free This booklet tells you how to check out an investment sales pitch for legitimacy; describes warning flags of fraud, types of fraud, and what to know about "senior" specialists and advisors. 18 pp. 2009. SEC (en español. 847X)

Bank Accounts Are Changing. 575X. Free As banks adjust to new rules limiting fees they can charge for some services, they may raise other costs to compensate. Review basic strategies for keeping checking and savings costs down. 8 pp. 2010. FDIC

Consumer Guide to Financial Self-Defense. 580X. Free Consumers often fall victim to financial abuse at the hands of their financial advisors. This guide describes "red flags" of incompetent, unethical or illegal financial planning practices and how to protect yourself. 23 pp. 2010. FCIC

Consumer's Almanac. Online Only Organize your expenses, save for the future, and manage your credit with monthly calendars and worksheets. 32 pp. 2006. USDA

Fighting Fraud 101—Smart Tips for Older Investors. 578X. Free The typical fraud victim is college-educated and financially savvy. This booklet will help you learn the psychology of a scam, and how to protect yourself. 3 pp. 2007. SEC (en español. 813X)

How SIPC Protects You. 570X. Free If your brokerage firm closes due to bankruptcy or other financial difficulties, the Securities Investor Protection Corporation (SIPC) works to return your assets. Find out what SIPC does and does not cover. 10 pp. 2002. SEC (en español. 825X)

Mutual Funds: A Guide for Investors. 571X. Free What they are, how to compare them, what to consider before investing and how to avoid common pitfalls. 28 pp. 2010. SEC (en español. 821X)

Questions You Should Ask About Your Investments. 573X. Free The secret to investing wisely is knowing what to ask about investment products, your broker's history, the performance of your investments, and how to handle problems. 16 pp. 2010. SEC (en español. 811X)

Saving and Investing: A Roadmap to Your Financial Security through Saving and Investing. 584X. Free Use this guide's helpful tips and worksheets for calculating net worth, income, and expenses. 28 pp. 2010. SEC (en español. 810X)

Your Insured Deposits. 574X. Free Detailed explanation of which bank and savings accounts qualify for federal deposit insurance coverage; how one person can have multiple accounts covered. 25 pp. 2011. FDIC

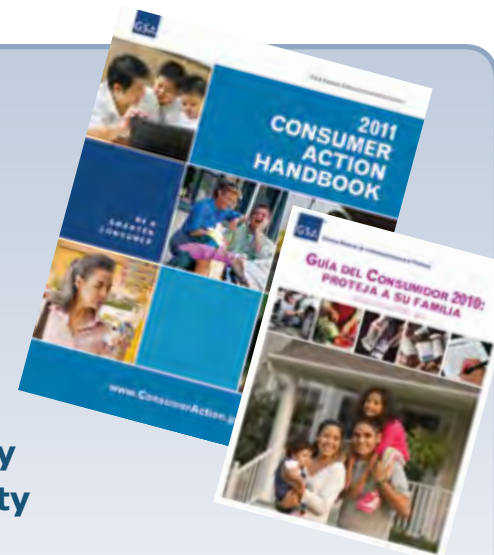
retirement planning

Savings Fitness: A Guide to Your Money and Your Financial Future. 585X. Free Create your personal savings plan and prepare for retirement with this step-by-step guide. 20 pp. 2010. DOL (en español. 831X)

Taking the Mystery Out of Retirement Planning. 583X. Free Designed for those about 10 years from retirement, this comprehensive publication has step-by-step worksheets to help you figure out how much money you need to retire and how to make sure your funds will last during your retirement. 68 pp. 2010. DOL (en español. 830X)

Be a Savvy Consumer

- Shop Smart
- Avoid Fraud
- Complain Effectively
- Protect Your Identity



The Consumer Action Handbook

Get yours at Publications.USA.gov, or order item 568X from this catalog.

Top 10 Ways to Prepare for Retirement. 524X. Free Gives practical tips for building your retirement savings and lists resources for more information. 2 pp. 2010. DOL

Variable Annuities: What You Should Know. 572X. Free Explains what they are, how they work, costs, questions to ask before you invest. 24 pp. 2010. SEC (en español. 820X)

What You Should Know About Your Retirement Plan. 559X. Free Helps you understand your employer's retirement savings plan, know what information you should review periodically and where to go for help with questions. Explains responsibilities of those who manage the plan, and how events such as divorce or change of employer ownership may affect your retirement benefit. 33 pp. 2010. DOL

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